

# THE GAME OF PENALTIES

Watched from a certain angle, the affairs and business of daily life resemble a game which might be called, "PENALTIES."

Those players who are most alert, most adept, who have sharpest wits, rarely pay a "penalty," while the careless players are constantly "paying up."

There are no set rules in the game of "Penalties." It is a mere matter of "blundering and paying the fines."

Take the case of the man who buys a horse—know-

ing little about horses, and less about what they should cost, he pays about twenty-five dollars more than he would have needed to pay for the animal. He never reads the ads. of people who had horses to sell, and, in effect, his \$25 penalty paid for this neglect.

Another man owns a house, and rents it to the first inquirer who has sought him out since he put up the placard. He is not quite satisfied with the man's responsibility, and is a little reluctant about knocking off a few dollars from the already low rent—but there is no other tenant "in sight," and he accepts the doubtful one. His "penalty" is the eventual loss of two months' rent income, the cost of re-papering the house, and of making many repairs—all of which he could have avoided by spending a dollar or two in the first place for "To Let" ads., which would have placed prospective tenants in competition for his house, and would have enabled him to "take his choice."

The housewife blunders into "paying penalties" by asking her neighbor's servant to secure a servant for her—some "friend of hers." She gets a "breaker," and for most of the month watches the gradual destruction of china and despoiling of household "pretty things." She pays her "penalties" because she gave herself no room for CHOICE in selecting a servant—virtually delegating the selection to someone else. A "Help Want" ad., run for a few days, would have changed the affair from that of a place hunting the servant to that of a lot of servants hunting the place—which is a very different thing.

The person who works for too small wages, who pays too high rent, who "gives away" things which have a market value, or that could have been exchanged for more useful articles—that person is always a loser in the game of "Penalties," and wholly because he doesn't realize the nature of the game.

Glance over the little ads today and see how other people are avoiding paying penalties. Try a News-Times Want Ad Today

RATE—1 CENT A WORD FOR THE FIRST INSERTION AND 1-2 CENT A WORD FOR EACH INSERTION THEREAFTER

THE ABOVE RATE IS FOR BOTH MORNING AND AFTERNOON EDITIONS.

## NOTICE OF ADMINISTRATION.

Notice is hereby given that the undersigned has been appointed by the clerk of the superior court of St. Joseph county, state of Indiana, executor of the estate of Christian Meyer, late of St. Joseph county, deceased.

Said estate is supposed to be solvent.

HENRY J. MEYER, Executor.

September 23, 1913.

H. J. MEYER, & Y. ATTORNEY.

NOTICE OF ADMINISTRATION.

Notice is hereby given that the undersigned has been appointed by the clerk of the circuit court of St. Joseph county, state of Indiana, administrator of the estate of Katharina Kiddle, late of St. Joseph county, deceased.

Said estate is supposed to be solvent.

JOSEPH PAIDLE, Adm'r.

September 23, 1913.

GEO. A. KURTZ, Attorney.

NOTICE OF SALE OF REAL ESTATE.

The undersigned, administrator of the estate of Wilhelm Muesel, deceased, hereby gives notice that by virtue of an order of the St. Joseph Circuit Court, granted October 1, 1913, she will, at the hour of 2 o'clock p. m., on the 18th day of October, 1913, at the office of Barry Scanlon, room 207 Jefferson Building, South Bend, Indiana, and from day to day thereafter until sold, offer for sale at private sale, all the interests of the said decedent in the following described real estate:

Lot No. One Hundred Forty-eight in the Original Part of the Town of Lowell, by C. W. Emerick, now a part of the city of South Bend, Indiana, and known as No. 114 North Hill.

Said sale will be made subject to the approval of said court, for not less than the full appraised value of said real estate, and upon the following terms and conditions: Cash in hand upon sale of property.

(Signed) LEONARD J. HAAS, Administrator.

BARRY SCANLON, Atty. for Estate.

NOTICE OF SALE OF REAL ESTATE.

The undersigned, administrator of the estate of Frank LaRouch, deceased, hereby gives notice that by virtue of an order of the St. Joseph Circuit Court, granted October 1, 1913, she will, at the hour of 2 o'clock p. m., on the 18th day of October, 1913, at the office of Barry Scanlon, room 207 Jefferson Building, South Bend, Indiana, and from day to day thereafter until sold, offer for sale at private sale, all the interests of the said decedent in the following described real estate:

Fifty by sixty-six feet in Lot No. 66 in the Original Part of the Town of Lowell, and now a part of the city of South Bend, and known as No. 119 North Hill.

Said sale will be made subject to the approval of said court, for not less than the full appraised value of said real estate, and upon the following terms and conditions: Cash in hand upon sale of property.

(Signed) THOMAS M. HOBAN, Administrator.

BARRY SCANLON, Atty. for Estate.

HELP WANTED—MALE.

WANTED—Man for rough carpenter work. Apply at factory. 1022 S. Franklin st.

LOCAL REPRESENTATIVE WANTED—No canvassing or soliciting required. Good income assured. Address: National Co-operative Realty Co., V-81 Marden Building, Washington, D. C.

WANTED—A man to do farm work. Prospect for winter home. Home phone 4002.

WANTED—A man to clean basement. Apply 820 Ashland ave. Bell phone 1307.

WANTED—A man of do farm work with the prospect for a winter home. Home phone 4002.

WANTED—A porter at the Main Bar, 132 N. Main st. Good pay to a steady man.

WANTED—Two first class electricians. Inquire S. D. Moran, 421 S. Michigan.

MEN for general farm work by month or day. Go west either car line to Olive, walk north to farmer J. F. Reynolds, County 9192.

PRACTICAL instruction in a garage and repair shop under the direction of the most skilled and high class automobile experts. A splendid automobile text book and kit of tools free to each student. Day and evening classes. Prices reasonable. Payment plan if so desired. We teach you thoroughly in a few weeks' time. Write, call or phone for particulars.

SEELY AUTO SCHOOL & GARAGE. 232 S. Michigan st. Both phones.

WANTED—Strong boys for carriers. Apply at News-Times circulation dept.

WANTED—Solicitors. Apply Box G 100 News-Times.

MEN—Age 18 to 30, wanted at once for French and Brazilian, no experience necessary; \$80 to \$120 per month; promotion as strike; write immediately for full particulars. Address H. C. E., care News-Times.

YOUNG MEN—Wanted—There are only a few days left in which to receive the special inducements offered you to learn the Automobile Business. Do you want to be a Chauffeur, Repairman, Demonstrator, or Salesman of Automobiles. If so, investigate, our system teaching and get our terms, as this special offer closes September 15.

INDIANA MOTOR COLLEGE. 114-116 E. Sample St. Home Phone 5041.

WANTED—Young men to run on news as agents. Apply Union News Co., Lake Shore Depot News Stand.

WANTED—Men that work in machine shops and factories. If you would like to earn \$8 to \$12 per week extra using your idle time only, call Sunday morning 11 to 12 o'clock, Oct. 8, at 224 J. M. S. Bldg.

WANTED—Two experienced shoe clerks for Saturday afternoon and evening. S. B. 220 Sample Shoe Parlors, 210 S. Michigan st. Upstairs.

WANTED—Men to sell Arnold dampers; good proposition. Call 407 Michigan av.

## HELP WANTED—FEMALE.

WANTED—A woman to do up lace curtains. Call at 335 Kuntz court.

WANTED—A girl for general housework in family of three. Inquire Home phone 2162.

WANTED—Competent girl for general housework in small family. No washing. Apply 927 E. Wash.

WANTED—By a widower, an experienced housekeeper on farm, age between 50 and 60 years. References required. Address Box K No. 1, care News-Times.

WANTED—A strong girl to assist with housework after school on Saturdays. Apply 947 Riverside drive. Telephone 474 Bell.

WANTED—An experienced girl for general housework in family of 2. No washing. Mrs. Wm. Krumm, 505 Blaine ave.

WANTED—Young lady to assist in care of children and housework; congenial home for right party. Call 627 Leland av.

WANTED—A lady to help on custom coats; good wages; steady position. 221 S. Main st.

WANTED—A lady at once for office work. Only one that we can depend upon need apply. Call at Walters Dry Cleaning, 112 W. Wayne st.

WANTED—Experienced girl at Madam Schwartz, 135 S. Michigan st. Home 6417.

WANTED—A good, middle-aged lady for general housework. Call Bell 611 before 6 p. m.

WANTED—Lady selector. Apply box G-24, News-Times.

WANTED—Girls to learn cigar making; paid while learning. L. S. Kent Cigar Co.

WANTED—Bunch makers and rollers. steady work. L. S. Kent Cigar Co.

WANTED—Young woman for Shirt Making; no previous experience necessary; good pay while learning. Saturday afternoon at Wilson Bros. Shirt Factory. W. Sample st.

WANTED—Competent help. Washing done. Good wages to suitable party. Apply with references, mornings, 413 W. Colfax.

A SPECIAL REDUCTION will be made on a few select ships this week for either DAY or NIGHT sessions. Kelly Business School, 120 E. Wayne st., over the Kinney Shoe Store. Bell 945, Home 5484.

SITUATIONS WANTED—FEMALE.

WANTED—A position as companion, or will take care of invalid by woman who has had experience both as nurse and housekeeper. Call at north-east corner of Division and Main sts.

WANTED—YOUNG PEOPLE TO ENROLL IN OUR NIGHT SCHOOL. COURSE OF THREE MONTHS ONLY. \$10. ANY OR ALL BRANCHES THE SAME PRICE. BUILD FOR SUCCESS. FUTURE BY MAKING PREPARATION IN OUR EVENING SCHOOL. FURNISH PARTICULARS CHEERFULLY. CALL OR WRITE. CALL 531 OR HOME 531 OR BETTER CALL AT THE COLLEGE OF FURNITURE, 232 S. MICHIGAN STREET. ENTER NOW. THE SOUTH BEND BUSINESS COLLEGE.

Stenographers, Typists, Bookkeepers, Genl. Office People, Call and register free for best positions. Business News—Bell 2906, Home 2210, for Office Assistants. Thomas School of Stenography & Typewriting. Licensed Emp. Agency American Trust Bldg.

LOST AND FOUND.

LOST—Silver mess bag, near postoffice. Return to Citizens' National bank.

HELP WANTED—MISCELLANEOUS.

BIG MONEY selling our specialty; sells like lightning; every man wants it. Call 215 N. Michigan, Desk 3.

MEN AND WOMEN WANTED for government jobs. \$50.00 monthly. Write for list of positions open. Franklin Institute, Dept. 953, Rochester, N. Y.

WANTED—People to hear the new Edison Disc Phonograph and the new Homophone every evening. C. W. Copp Music Shop, 228 S. Michigan st.

WELL dressed men and women to advertise and take orders. Desk 3, 215 N. Michigan.

WANTED—People who have no immediate business ones to come and see the New White. See how different they are from others. You can buy them for \$1.00 down and 30c per week for 12 weeks. HAVENSTOCK, the "WHITE" MAN, 208 W. Jefferson Blvd.

HAVE your home cleaned with the little giant cleaner, by an experienced man. Guarantee satisfaction. Home phone 8252. Bell phone 5758.

FREER ALL THIS WEEK—A new Tampico scrub brush with each purchase of "BOB WHITE" imported carpet and rug cleaner. White Renovating Co., P. O. Box 306, South Bend.

WANTED—Purse to make over; prices reasonable. 132 Paris st. Bell phone 1312.

WANTED—Horses and cattle for mill and winter keeping. Frank B. Yoder, R. D. 1. Bell phone 9475.

WANTED—Washing and ironing to do. Called for and delivered. Bell phone 0124.

## WANTED—MISCELLANEOUS.

LADIES like "BOB WHITE" make your rugs look like new for one cent a foot. White Renovating Co., P. O. Box 306, South Bend. Inquire at John Hale Hat Store.

WANTED FOR RENT.

WANTED—Six or 7-room house, strictly modern, in best residence district. Call Bell phone 69; Home phone 2237.

ROOM AND BOARD.

FOR RENT—Room and board, in private family. 1227 Michigan av.

PERSONAL.

SAMPLE line of ladies' fur sets and fur coats. Must sell at once at sacrifice. Address Box K-2, care News-Times.

"SALSAD"

Is more than SEVEN to ONE to the housewife in washing and cleaning. Phone 3368 today for it.

LOVERS of High Class Honey meet me on the market Monday and Saturday. A 9-lb. pail, \$1.00. C. A. Bunch, Lakeville, Ind.

THE way to study music. Read my guarantee then decide who will be your teacher. After taking a lesson if not satisfied it costs you nothing.

MARTIN F. PANE, Teacher of Piano. 309 W. Colfax av. Bell phone 1004.

W. P. McHENRY

Vocal Instructor. (Musical Director St. James' Choir) 233 Jefferson Building, South Bend, Ind.

CLAIRVOYANT

DR. CRAVEN—See him at his home in Ocala, Ind., where he will give readings. At home at all hours. Celebrated 45 readings. \$1. All interurban cars stop in front of his door. The poor you have always with you. Hours, 10 a. m. to 9 p. m. Other hours by appointment. Home 422. Heals sick without medicine.

WILBER

LE GARO, 5c CIGAR. Hand made, union made; none better.

BUSINESS OPPORTUNITIES.

FOR SALE—A 11-room rooming house, three blocks from center, house modern, cheap rent, good lease, reasonable terms. One safe for sale. 40 by 25.

WHO WILL make room for new piano now at freight house with privilege of renting same after 2 weeks. A. J., care News-Times.

GET YOUR REPAIRING done at CARLINS, 105 W. Division st. Embroidered, repaired and recovered, shears and knives ground. Keys made and locks repaired. One safe for sale. 40 by 25.

THE Emerald Desk Lamps on display in our west window will show you the value of light properly distributed in your work.

THE TYPEWRITER SHOP, Inc., 119-121 W. Jefferson Blvd. Open Evenings Expert Repairers of All Makes.

STANDARD, Custom and Surgical Corsets that are guaranteed. Spirella Corset Shop, S. Michigan and Broadway. Mrs. C. N. Andrews. Home 1633; Bell 3449.

PERSONAL—I wish to thank the street car men for their courtesy to their patrons who ask to be directed where they can buy White Sewing Machines and dress forms. Near wishes to you.

HAVENSTOCK, the "WHITE" MAN, 208 W. Jefferson Blvd.

KODAKS AND SUPPLIES.

We do fine developing and printing at moderate prices. Satisfaction guaranteed. South Bend Camera Co., with J. Burke & Co., 230 S. Mich. st. Open evenings.

SCREEN DOOR and windows should be ordered now. We make all kinds and those that last and St. Miller Cabinet and Machine Shop, 516 Portage av. Home phone 2032.

RENT A TYPEWRITER OF ARMSTRONG.

All Makes—late Models for Rent or Sold on Easy Payments. Phone for sample machine. Bell 820; Home 1297.

L. B. ARMSTRONG.

Don't forget my Number, 127 W. Jefferson Boulevard.

JOHN L. JOHNSON.

Practical Cabinet Maker. Furniture Packing, Repairing, Upholstering, Finishing and Caneing. Will call for and deliver 215 N. S. Louis st. Bell phone 240.

AT THE SUBWAY NOW—Six all expert barbers. A downy soft open day and night. Plenty of good music. And see our prices. The instantaneous face bleach free with your shave. Don't miss this and a lot of our other good liberal stuff. We want your trade. Subway shop, under street car station.

FOR SALE—MISCELLANEOUS.

FOR SALE—Stove ranges, guaranteed bakers, at manufacturers' cost, six hole family size, \$25.00, for thirty days only. Call at factory and see these bargains. C. G. FOLSOM MFG. CO., 645 S. Scott st.

FOR SALE—A Baby Grand square piano; in good condition; bargain if taken at once. Home 7123 or 1850.

FOR SALE—2 tailored suits, 2 long coats and 1 rain coat. Call at 127 E. Marion st.

## FOR SALE—MISCELLANEOUS.

FOR SALE—Collapsible go-cart. Inquire Bell phone 1133.

FOR SALE—Large stock of new office chairs of all styles on our display floor. Get up-to-date comfortable chairs at lowest prices—office desks, tables and filing cabinets. We can furnish your office complete.

THE TYPEWRITER SHOP, Inc., 119-121 W. Jefferson Blvd. Open Evenings Expert Repairers of All Makes.

FOR SALE—Rebuilt typewriters, Underwood, L. C. Smith, Oliver, Remington, Smith, Premier, Fox, Bickens, etc., Folding Machine at reasonable prices. Cash or liberal terms.

THE TYPEWRITER SHOP, Inc., 119-121 W. Jefferson Blvd. Open Evenings Expert Repairers of All Makes.

FOR SALE—Four 30 days, wall paper at half price, 3c and up per roll. Imported Outwell, 18c. All 2-tone paper at half price. Standard Varnish and Paints at \$1.00 to \$2.00 per gal. that sold at \$1.50 and \$3.50 per gal. 5 year guaranteed roofing at \$1.00 per gallon. Chicago Wall Paper Co., 319 S. Michigan st.

TWO SOWS with 21 pigs. H. 4562. R. R. 1, Box 8.

FOR SALE—Pair rabbit hounds, broke, 416 E. Howard st.

FOR SALE—For a short time only we will give \$1.00 worth of cuttings with each ton of our Celebrated Sunny South Coal, lump or egg, \$4.50 per ton. This coal burns clean, bright and hot. We guarantee satisfaction. We handle only the best grades of soft and hard coal, slab and body wood. Inquire at C. C. Hartman, Old Slinger Plant, Bell 70, Home 6331.

FOR SALE—POULTRY.

FOR SALE—50 White Leghorn pullets. Bell phone 2846. E. C. Martindale, 1322 Lee st.

FOR SALE—22 White Wyandotte Pullets, 5 1/2 months old. Bell phone 5532.

FOR SALE—Automobiles, Motorcycle, Etc.

FOR SALE—1913 Harley Davidson twin motorcycle; fully equipped. Call evenings 745 Victoria av.

MUST sell "Baby B", 48 H. P. 1912 Mitchell Touring car, fully equipped. Run about 5,000 miles. Good as new and guaranteed. Price \$800.00 or will take small runabout in same. Call for demonstration. M. and S. Steam Vaulnzizing Co., 305-307 E. Jefferson boulevard.

FOR SALE—1913 Harley Davidson twin motorcycle; fully equipped. Call evenings 745 Victoria av.

YOUR LAST CHANCE.

Model 10 Buick, 5 pass. .... \$200.00  
1911 E. M. F. 5 passenger. .... \$250.00  
Model 10 Buick, 5 pass. .... \$300.00  
Model 10 Buick, 5 pass. .... \$350.00  
Maxwell Runabout, a bargain. .... \$250.00  
Reo 4 Pass. or Delivery. .... \$250.00  
Victoria Electric, real value. .... \$500.00

SEELY AUTO SCHOOL & GARAGE. 232 N. Michigan st. Both phones.

FOR SALE

Horses, Carriages, Wagons, etc.

FOR SALE—Good coll. five months old. Inquire of C. H. Pury, Room 204 Summers Bldg. Home phone 526.

FOR SALE—Drying house, well broken, at bargain. 1204 Michigan av. Home 1541.

DR. DANIEL J. HILL.

Veterinary Surgeon.

Kingbone and Bone Spavin cured. No pay till cured. No Menial. First-class reference given. All kinds of veterinary work done. Prompt attention given to day calls.

Miller & Kirkley's 10c Hitch Barn, Bell Phone 3507.

FOR SALE—HOUSEHOLD GOODS.

FOR SALE—Small cook stove, soft coal and wood; also small hard coal base burner. Both cheap. W. J. Beeson, 537 Euclid av.

THREE coal stoves, bookcase, chairs, mattress, framed pictures, etc. etc. Private sale. Saturday. Bell 2470. Geo. A. Baker, 215 W. Marion st.

FOR SALE—Will sacrifice all. Household furniture good material, good condition. Big bargains. Home phone 6188, Bell phone 188.

FOR SALE—Table, chairs, beds, gas plate and other household furniture. Inquire 1019 S. Michigan st. Home 1497.

FOR SALE—Penny-saver and hard base burner. Price, \$25 each. 1213 S. Main st.

FOR SALE—Cheap, size 112 Art Garland base burner. Inquire 127 Haney av. Bell phone 1361.

FOR SALE—Folding bed in good condition. Cheap. Inquire 720 S. Michigan. Home 5864.

AUCTION SALE—A large and fine lot of household goods, brass beds, bedding, rugs, furniture, etc., etc. and everything. Wednesday, 1:30 at 427 N. Mich. St.

LARGE Storage Sale of a fine lot of household goods, including square piano at Jerry Moore's, 235 S. Main st., Friday, Oct. 10, 1913.

## FOR SALE—PIANOS.

NEW Pianos from \$100 up; used Pianos from \$50 up. Pianos for rent. First floor pianos at about wholesale price. See these pianos.

THE TYPEWRITER SHOP, Inc., 119-121 W. Jefferson Blvd. Open Evenings Expert Repairers of All Makes.

FOR SALE—Rebuilt typewriters, Underwood, L. C. Smith, Oliver, Remington, Smith, Premier, Fox, Bickens, etc., Folding Machine at reasonable prices. Cash or liberal terms.

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